SURPLUS CHANGES

| | Company Figures | Examiners' Figures | Increase in Surplus | Decrease in Surplus |
|---|---|---|---|---|
| **LEDGER ASSETS** | | | | |
| Real Estate | $3,145,903.23 | $3,201,414.89 | $55,511.66 | |
| Mortgage Loans | 5,844,696.93 | 5,789,185.27 | | $55,511.66 |
| **NON-LEDGER ASSETS** | | | | |
| Interest due and accrued on mortgage loans | 90,657.55 | 113,647.13 | 22,989.58 | |
| Interest due and accrued on bonds not in default | 34,734.27 | 34,691.94 | | 42.33 |
| Interest on sales contracts | 345.34 | 343.68 | | 1.66 |
| Amortized or investment value of bonds over book value | 18,000.00 | | | 18,000.00 |
| Market value over book value of stocks | 33,937.50 | 33,641.50 | | 296.00 |
| **ASSETS NOT ADMITTED** | | | | |
| Agents' balances (4 items in exam. report) | 343,603.43 | 331,325.78 | 12,277.65 | |
| Premium notes, policy loan and lien excess | 15,910.00 | 16,295.00 | | 385.00 |
| Book value of bonds over investment or amortized value | 27,680.00 | 72,246.37 | | 44,566.37 |
| Book value of stocks over market value | 296.00 | | 296.00 | |
| Bonds contracted for but not in possession of company | | 111,085.00 | | 111,085.00 |
| Loss on real estate sold but not charged off | | 5,815.69 | | 5,815.69 |
| Mortgage loan interest over 1 year past due | | 32,695.40 | | 32,695.40 |
| Overdue interest and rents on company's property | | 22,436.67 | | 22,436.67 |
| **LIABILITIES** | | | | |
| Net reserve | 19,494,342.00 | 19,481,224.00 | 13,118.00 | |
| Reserve for total and permanent disability benefits | 599,890.00 | 573,259.00 | 26,631.00 | |
| Supplementary contracts not involving life | 617,477.00 | 624,001.00 | | 6,524.00 |
| Claims and losses outstanding | 157,120.73 | 153,619.08 | 3,501.65 | |
| Gross premiums paid in advance | 29,386.00 | 29,562.80 | | 176.80 |
| Salaries, rents, etc., due or accrued | 4,700.00 | 6,917.72 | | 2,217.72 |
| Medical fees and inspection of risks | 1,100.00 | 1,636.69 | | 536.69 |
| Estimated taxes payable | 144,388.73 | 142,536.91 | 1,851.82 | |
| Suspense | 131,395.31 | 20,310.31 | 111,005.00 | |
| Liability for agents' balances | | 25,155.50 | | 25,155.50 |
| Contingency reserve | 310,007.08 | 231,822.95 | 78,184.13 | |
| | | | $325,446.49 | $325,446.49 |

# COMPLETE INDEX 1937-1938

## FROM JANUARY 1937, TO DATE, INCLUSIVE


### EDITORIALS

Analyzing the Statement ... February ... 737
Annuities ... September ... 273
The Birth Rate Problem ... December ... 509
Business Conditions ... October ... 363
Disability Losses (Editor) ... March ... 841
Dividends for 1937 ... January ... 672
Ford Motor Car Profits ... May ... 5
Industrial Insurance: New York Report ... April ... 845
Insurance "Time" ... August ... 201
Intelligence Tests ... April ... 850
National Income ... November ... 431
The Present Life Statement ... February ... 657
Problems in Life Insurance ... January ... 585
Property Life Insurance (Dr. Hans Heymann) ... April ... 737
Public Relations of Banks ... March ... 733
"Rating" Agents and Policyholders ... October ... 361
Savings Bank Life Insurance ... April ... 847
Texas Senate Report ... March ... 837
Texas Senate Report (Continued) ... April ... 743
Thirty Leading Companies ... July ... 145
1936 Total Figures Completed ... December ... 509
Twenty Year Actual Histories ... August ... 201
Twenty Year Present Scale Net Costs ... July ... 137
Twenty Year Present Scale Net Costs—Additional Information ... September ... 276
Unions and Underwriters ... November ... 429
Wages and Prices ... January ... 588
Wages and Prosperity ... March ... 736

### GENERAL ARTICLES

Actuarial Society of America ... November ... 442
Agency and Home Office News ... April ... 870
Agents Independent Contractors ... July ... 154
Agency Officers & Sales Research Bureau Joint Meeting ... September ... 290
Agents Not Employees ... January ... 592
American Association of University Teachers of Insurance ... January ... 605
American Cancer Control ... March ... 858
American College of Life Underwriters ... February ... 677
American Institute of Actuaries ... November ... 446
American Life Convention ... April ... 864
American Provident Society Annual Meeting ... January ... 606
Anti-Replacement Committee ... December ... 516
Appraisal of Progress in the Agency Field (M. A. Linton) ... June ... 70
Argentine Insurance ... February ... 671
Association of Life Insurance Medical Directors ... December ... 527
Association of Life Insurance Presidents ... December ... 527
Automobile Death Toll ... May ... 21
Autos and Strikes ... April ... 758
Average Family ... October ... 381
Aviation Booklet ... June ... 77
Bankers Study Reserve System ... November ... 445
Best's Illustrations—Correction Notices ... June ... 80
Bond Yields in Default ... November ... 436
Book Reviews ... April ... 867
British 1936 Figures ... March ... 853
British New Life Business ... March ... 748
Bruce Re-enters Consulting Field ... April ... 760
Canadian Insurance Superintendents ... August ... 213
Canadian Life Insurance, 1936 ... April ... 762
Causes of Death Showing the Largest Declines ... December ... 522
Church Pension Fund Appoints Maclean ... September ... 284
Cleveland Life Underwriters Association ... July ... 157
Cleveland Wins Life Insurance Week Award ... September ... 282
C. L. U. Examinations ... March ... 856
C. L. U. Examinations ... July ... 155
C. L. U. Examinations—Results June, 1937 ... September ... 285
C. L. U. Examinations ... April ... 865
C. L. U. Officers for 1937-1938 ... September ... 282

Company Changes During 1936 ..... February .... 740
Company Changes During 1937 ..... February .... 660
Connecticut Insurance Department ..... October ..... 380
Connecticut Life Underwriters ..... January .... 605
Construction Costs ..... January .... 603
Construction Costs Rising ..... May ..... 16
Correction Notices ..... August ..... 216
Correction Notice—Equitable Life of Iowa— ..... December .... 523
Death Rates from All Causes ..... December .... 517
Diabetes Deaths Increase ..... February ... 673
Direct Mail Advertising Association ..... March ..... 858
Disability Income Benefit ..... July ..... 138
Dividend and Rate Actions—1937 ..... February .... 742
Dividend and Rate Actions for 1938 ..... December .... 514
Dividend and Rate Actions for 1938 ..... January .... 590
Dividend & Rate Actions for 1938—Correction ..... February ... 676
Early Life Reinsurance in the United States .. April ..... 864
Employment in Insurance for Year 1935 .... May ..... 14

European Hyper-Inflation Experience and its Effect on Life Insurance Office Activities (Alfred Manes, Ph.D., LL.D.) ..... June ..... 73
Extracts December 31, 1936 Statements ..... February .... 745
Extracts—December 31, 1936 Statements ..... March ..... 848
Extracts—Dec. 31, 1936 Financial Statements.. April ..... 746
Extracts—June 30, 1937 Statements ..... August ..... 214
Extracts—June 30, 1937 Financial Statements. September ... 286
Extracts December 31, 1937 Statements ..... March ..... 750
Extracts—December 31, 1937 Statements ..... April ..... 856
Farm Income Table ..... December .... 518
Farm Returns ..... July ..... 160
Federal Home Loan System ..... October ..... 382
Georgia Insurance Department ..... January .... 605

Gough Honored ..... April ..... 761
Group Insurance Figures ..... February ... 673
Hadley Retires ..... March ..... 851
Hadley Now Consultant ..... June ..... 79
Highlights of Life Presidents Meeting ..... January .... 593
Illinois Assessment Changes ..... August ..... 214
Illinois Code, New ..... March ..... 856
Illinois Code New ..... August ..... 213
Illinois Mutual Benefit Assessment Associations ..... July ..... 148
Income and Living Costs ..... September ... 288
Indiana Sales Congress ..... May ..... 17
Industrial Insurers' Conference ..... June ..... 79
Industrial Life Insurance ..... March ..... 743
Insurance Advertising Conference ..... January .... 605
Insurance Buyers ..... November ... 437
Insurance Institute of Nebraska ..... November ... 444

Interest and Investment Trends Discussed... April ..... 761
International Assn. of Insurance Counsel ... June ..... 78
International Claim Association ..... October ..... 384
"Invisible" Taxes ..... June ..... 74
Iowa Fraternal Statistics—1936 ..... June ..... 80
Iowa Insurance Department ..... March ..... 755
Kentucky Insurance Department ..... February ... 674
Life Advertisers Association ..... October ..... 382
Life Insurance Message ..... April ..... 865

Life Insurance Review of 1936 (C. C. Klocksin) ..... February .... 738
Life Insurance Review of 1937 (C. C. Klocksin) February ... 666
Life Insurance Sales ..... April ..... 866
Life Insurance Sales Research Bureau ..... February ... 677
Life Insurance Week ..... June ..... 76
Life Insurance Week ..... December .... 513
The Life Company Statement (V. R. Smith).... December .... 510
Life Insurance Week Date Changed ..... March ..... 852
Life Managers' Association ..... January .... 602
Life Office Management Association ..... April ..... 867
Life Presidents Statistics ..... January .... 597
Life Underwriters Association ..... April ..... 761
Los Angeles Actuarial Club ..... August ..... 215
Los Angeles Association ..... August ..... 214
Low Cost of Life Insurance in Australia (F. R. Gale) ..... October ..... 384
Low Mortality Record Possible..... September ... 283
Mail Order Clean-Up ..... July ..... 154
Massachusetts Industrial Investigation ..... June ..... 65
Massachusetts Insurance Department..... September ... 288

Midwest Agriculture Conference ..... March ..... 858
Million Dollar Round Table ..... November ... 446
Minnesota Insurance Department ..... November ... 447
Missouri Insurance Department (O'Malley Deposed) ..... December .... 523
Missouri Insurance Department ..... March ..... 755
Henry Moir Dies ..... July ..... 156
Mortality and Flood Conditions..... April ..... 751
1936 Mortality ..... January .... 676
1936 Mortality ..... March ..... 854
1937 Record Mortality ..... March ..... 748
Mortgage Bankers Association ..... October ..... 385
Mortgage Interest Payments ..... May ..... 8
Mortgage Prospects Dubious ..... February ... 674
Municipalities and their Debts ..... August ..... 217
National Association of Insurance Commissioners ..... January .... 602
National Association of Life Underwriters .. April ..... 867
National Income Up ..... January .... 592
National Management Council ..... April ..... 761
Nebraska Insurance Institute ..... December .... 527
Negro Insurance ..... December .... 520
Negro Insurance—Correction Notice ..... January .... 603
New Jersey Insurance Department ..... April ..... 865
New Mortality Table ..... December .... 520
New York Figures ..... May ..... 12

New York Insurance Department—Investments Broadened ..... March ..... 853
New York Insurance Department (Broderick Succeeds Hadley) ..... November ... 445
New York Law Changes ..... October ..... 377
New York Life Managers' Association ..... December .... 527
New York Life Underwriters Association .... July ..... 157
New York Unemployment Insurance ..... April ..... 865
The Nippon Life ..... August ..... 216
North Carolina Insurance Department ..... January .... 604
Ohio Association of Life Underwriters ..... April ..... 866
On "Rating" Agents—Research Bureau Study July ..... 160
Part-Timers Being Eliminated..... September ... 281
Pennsylvania Industrial Bill ..... April ..... 759
Philadelphia Association of Life Underwriters July ..... 157
Policy Loans Increase ..... December .... 523
Power Facts ..... December .... 525
Proposed New York Law Revision ..... January .... 603

Qualifications of a Good Underwriter (Fedeman) ..... March ..... 739
Quebec Insurance Department ..... May ..... 13
Real Estate Loans at 90% (Wenzlick)..... March ..... 746
Real Estate Tax Study ..... October ..... 384
Real Estate Trends and Mortgage Problems (Roy Wenzlick) ..... January .... 661
Recent Changes in the New York Law ..... October ..... 377
R. F. C. Statement ..... March ..... 852
Reduced Interest on Policy Loans ..... April ..... 854
Reflections On Life Insurance (T. A. Phillips) November ... 438
Renewal Forfeiture a "Penalty"?..... August ..... 214
Salary Savings Policies ..... August ..... 212
Sane Insurance Legislation ..... January .... 677
Savings Banks Association ..... October ..... 382
Savings Bank Life Insurance, Economic Council on ..... March ..... 772
Savings Bank Life Insurance, Metropolitan on March ..... 753
Savings Bank Life Insurance, National Association on ..... March ..... 753
Savings Bank Insurance, N. Y. Life Underwriters on ..... March ..... 754
Security Act Reserves ..... May ..... 6
Selling Farms by Catalog (M. E. Williams) ... October ..... 370
Six Valuable Principles ..... April ..... 760
Social Security, The Problem of (Linton) ... January ..... 665
Social Security Through Life Insurance (O. J. Arnold) ..... September ... 277
Social Security Board Reports Summary of Progress ..... October ..... 375
Southern Home Office Underwriters..... December .... 525
Social Security Act—Advisory Council Appointed ..... June ..... 75
Social Security Act Rules on Agents ..... March ..... 851
Social Security Taxes ..... February ... 671
Special State Insurance Taxes ..... April ..... 860
James P. Sullivan Dies ..... August ..... 212
Tax and Rental Relationships ..... April ..... 762
The Tax Burden of Insurance Policyholders.. April ..... 753
Tennessee Insurance Department ..... March ..... 853
Tennessee Insurance Department ..... February ... 676
Texas Statistics of Fraternal Societies ..... July ..... 159
Total Figures of Interest ..... July ..... 153
Underwriters' Association Holds Spring Meeting ..... July ..... 158
Unemployment Compensation Laws ..... March ..... 845
Unemployment Intelligence Survey ..... March ..... 753
Uniform Foreclosure Law ..... March ..... 752
United States Government Life Insurance Fund ..... February .... 747
University of Pennsylvania ..... March ..... 859
Unreal Prosperity ..... April ..... 755
Wage Scale Increases ..... April ..... 863
What is it Worth? ..... March ..... 860
Who Buys Life Insurance..... April ..... 863
Who Takes Life Insurance ..... December .... 521
Wisconsin Insurance Department ..... December .... 523
Wisconsin Statistics of Fraternal Societies—1936 ..... July ..... 152
Yearly Renewable Term ..... January ..... 679


## LEGAL ARTICLES


Interpleader—Right of Plaintiff to make Deductions—Options of Settlement Involved (P. M. Henry) ..... February .... 753
Life Insurance—Waiver and Estoppel—Liability of Insurer Upon Acceptance of Overdue Premiums—Courtesy of William J. Krossner May ..... 19
Legislative Trends and Insurance (S. M. Hollander) ..... April ..... 868


## INSTITUTIONS REPORTED UPON


Acacia Mutual Life Insurance Company, Washington, D. C. (Final 1936 Figures) ..... February .... 759
(1936 Figures) ..... March ..... 864
(First Quarter Results)..... May ..... 26
(Board Meeting Changes—L.O.M.A. Examinations) ..... June ..... 85
(New Business Records) ..... August ..... 221
(Honors Dr. J. B. Nichols) ..... September ... 294
(Business Gains Reported) ..... November ... 453
(Nine Months' Business Gains) ..... December .... 534
(Rates & Values Revised—3% Basis Adopted) February ... 682
(January Business Up) ..... March ..... 773

Aetna Life Insurance Co., Hartford, Conn. (Increase in Dividend Declared) ..... January ..... 683
(McKesson & Robbins Group) ..... January ..... 683
(New Rates and Changes in Policy Forms) ..... February .... 759
(Figures from 1936 Statement) ..... March ..... 864
(Conland and Wilcox Elected Directors).... August ..... 221
(Financial Statement as of June 30, 1937).. September ... 294
(W. C. Abbey Agency Assistant) ..... September ... 294
(Hallowell Succeeds Mooney) ..... November ... 453
(Dividends to Policyholders Continued)..... December .... 534
(Extra Dividend) ..... January .... 610
(Reports Gain) ..... March ..... 773
(Home Office Promotions & Directors Re-Elected) ..... March ..... 773
(M. H. Peiler Dies) ..... April ..... 874
Agricultural Life Insurance Company, Bay City, Mich. (Hickox Finance Corporation—Control Sold—S. E. C. Suit)..... September ... 294
(Resignations Reported—1937 Balance Sheet) ..... March ..... 773
Alliance Life Insurance Company, Peoria, Ill. (Bruce Retires) ..... April ..... 766
(Reinsures Mutual Casualty Company) .... June ..... 85
(Revised Rates and Values)..... March ..... 774
All States Life Insurance Co., Birmingham, Ala. (Purchases Guaranty Life of Alabama) ..... April ..... 766
(Report of Examination Reviewed) ..... November ... 453
American Annuity Assurance Co., Omaha, Neb. (Examined) ..... January ..... 683
American Benefit Association, New York, N. Y. (Merges with Jr. Order Benefit Association) ..... March ..... 774
American Central Life Insurance Co., Indianapolis, Ind. (See American United Life)..... February .... 760
American Life & Accident Insurance Co., St. Louis, Mo. (Advance Production Figures).. February .... 760
American Life Insurance Company, Detroit, Mich. ..... March ..... 775
(1937 Figures) .....
American Life of Illinois, Chicago, Ill. (Examined) ..... May ..... 26
American National Insurance Co., Galveston, Texas (Report of Examination Favorable). ..... May ..... 26
(Rates Increased) ..... February ... 682
American Reserve Life Ins. Co., Omaha, Neb. (Some Rate Increases) ..... February .... 760
(Report of Examination Favorable)..... March ..... 776
American Union Life Insurance Company, St. Joseph, Mo. (Assets & Liabilities—Dec. 31, 1936) ..... October ..... 390
American United Life Ins. Co., Indianapolis, Ind. (Joint Merger Agreement) ..... February .... 760
(Lester L. Johnson Appointed Associate Agency Director) ..... February ... 683
(1937 Statement Figures) ..... March ..... 777
Asia Life Insurance Company, Shanghai, China (Complete Report) ..... July ..... 164
Atlantic Life Insurance Co., Richmond, Va. (Change in Control) ..... February .... 768
(Lounsbury Becomes President—1936 Operations Reported) ..... March ..... 865
(New Rates and Values—Agency Development Plans) ..... May ..... 34
(Harrison Resigns) ..... December .... 534
(Harrison Goes with Atlantic Agency) ... January .... 610
(Two New Directors—Hatcher Now Secretary) ..... March ..... 777
Avon Mutual Benefit Association, Rockford, Ill. (Reinsured by Pioneer Life of Rockford, Ill.) March ..... 777
Baltimore Life Insurance Company, Baltimore, Md. (New 3% Rates and Values) ..... January .... 610
Bankers Life Company, Des Moines, Iowa (Advertising Campaign Expansion) ..... February .... 771
(Balance Sheet December 31, 1936) ..... March ..... 866
(New Family Maintenance Rider—Reports Gain) ..... April ..... 766
(March New Business) ..... May ..... 34
(Business Increase) ..... June ..... 88
(Business Gains) ..... July ..... 166
(New Business Gains) ..... August ..... 221
(Business Increases—Jaeger Drive) ..... September ... 295
(Production Figures—Lorentzen now General Counsel) ..... October ..... 390
(September Business Increase) ..... November ... 455
(Drive in Honor of Huston) ..... December .... 534
(New Business) ..... January .... 610
(Plans New Home Office Building—Grimes Now Agency Secretary) ..... February ... 683
(1937 Figures) ..... March ..... 778
Bankers Life Insurance Co., Lincoln, Neb. (Dividend Scale Continued) ..... March ..... 866
(Favorably Examined) ..... September ... 296
(Juvenile Insurance) ..... February ... 683
Bankers Mutual Life Company, Freeport, Ill. (Non-Forfeiture Changes) ..... March ..... 866
(Report of Examination Reviewed) ..... June ..... 88
Bankers National Life Insurance Co., Montclair, N. J. (Ordinary Record Established). ..... February .... 771
(New Business—Agency Meeting) ..... August ..... 221
(New Retirement Income Policies) ..... November ... 455
(Rates Increased) ..... February ... 684
Bankers Union Life Insurance Company, Denver, Colo. (S.E.C. Issues Stop Order) ..... April ..... 767
Ben Hur Life Association, Crawfordsville, Ind. (Adopts American 3½% Basis) ..... April ..... 874
Berkshire Life Insurance Co., Pittsfield, Mass. (New Family Protection Policy) ..... February .... 771
(Assets and Liabilities, Dec. 31, 1936) ..... April ..... 771
(Report of Examination Reviewed) ..... May ..... 34
(A. C. Washburne Retires—Knight New Actuary December 31, 1937 Figures) ..... March ..... 778
(Total Dividends Increased) ..... April ..... 874
Boston Mutual Life Insurance Co., Boston, Mass. (J. R. Benton Elected President) .... May ..... 35
(Maintains Dividend Scale) ..... December .... 534
(New Directors) ..... March ..... 779
Builders Life Insurance Co., Chicago, Ill. (Reinsured in Service Life of Omaha, Neb.)..... December .... 534
Business Men's Assurance Co., Kansas City, Mo. (Official Changes: Financial Figures).. March ..... 866
(Favorably Examined) ..... January .... 610
(1937 Figures—Appoints New Actuary) .... February ... 684
(1937 Figures—J. C. Swift Dies)..... March ..... 781
California-Western States Life Insurance Co., Sacramento, Cal. (1936 Statement Figures). March ..... 867
(Accident and Health Department Created). April ..... 773
(Production Increases) ..... May ..... 35
(Favorably Examined) ..... September ... 305
(1937 Statement Figures) ..... March ..... 781
Canada Life Assurance Co., Toronto, Canada (1936 Results—Home Office Appointments).. April ..... 773
(Appoints New Official) ..... May ..... 35
(Dividend Schedule Increased) ..... July ..... 166
(New Business Increases) ..... August ..... 221
(Celebrates Founding—Business Increases).. October ..... 391
(Production Increases) ..... December .... 535
(Anniversary of First Policy Issued—Former Investment Officer Dies) ..... December .... 535
(90th Anniversary—Increase in Business)... January .... 616
(1937 Business Increases—New Business Contest) ..... February ... 684
Capitol Life Insurance Co., Denver, Colo. (Report of Examination Favorable) ..... February .... 772
((Increased Production) ..... July ..... 167
(Rates and Values Revised) ..... March ..... 781
Catholic Knights & Ladies of Illinois, Belleville, Ill. (Examined) ..... January .... 616
Cedar Rapids Life Insurance Company, Cedar Rapids, Iowa (To be taken over by United Benefit Life) ..... January ..... 688
(Reinsurance Agreement between United Benefit Life) ..... February .... 773
Central Life Assurance Society, Des Moines, Iowa (President Ayres Dies—Illinois Life Lien Reduction to be Made) ..... March ..... 867
(Mulock Now President) ..... March ..... 782
Central Life Insurance Company, Chicago, Ill. (Trades Home Office Building)..... September ... 316
Central States Life Insurance Co., St. Louis, Mo. (Preliminary Financial Statement) .... March .....867
(Official Changes) ..... April ..... 773
(New Directors Elected—1937 Statement Figures) ..... March ..... 782
(Fairbank President) ..... April ..... 876
Chicago Fraternal Life Association, Chicago, Ill. (Report of Examination: Lien) ..... August ..... 221
(Reinsured) ..... September ... 316
Church Life Insurance Corporation, New York, N. Y. (Employee's Retirement Benefit) ..... August ..... 227
(Church Pension Fund) ..... February ... 685
(New Officials) ..... March ..... 784
(Retirement Policies Offered) ..... April ..... 876
Cincinnati Mutual Life Insurance Company, Cincinnati, Ohio (Reserve Lien of 25% Proposed) ..... June ..... 94
Civil Service Life Ins. Co. of U. S., Baltimore, Md. (Organizing) ..... June ..... 95
Colonial Life Insurance Co., Jersey City, N. J. (Colonial's Assets Increase) ..... March ..... 868
(Samuel R. Drown Dies—Annual Convention) October ..... 391
Colorado Life Company, Denver, Colo. (Report of Examination) ..... July ..... 167
(W. H. Watlington Dies—W. Lee Baldwin now Agency Vice President) ..... January .... 617
Columbia Catholic Life Insurance Co., Sioux City, Iowa. (Name Changed to Columbia Mutual Life) ..... December .... 535
Columbia Life Insurance Company, Cincinnati, Ohio (President Cross Dies) ..... January .... 617
(Official Changes) ..... March ..... 784
Columbia Mutual Life Insurance Co., Sioux City, Iowa. (Formerly Columbia Catholic Life) ..... December .... 535
(Examined: Bond Shortage) ..... March ..... 784
Columbian Mutual Life Insurance Company, Memphis, Tenn. (100% Lien on Fraternal Policies) ..... June ..... 95
(Wins Lien Suit) ..... August ..... 227
Columbian National Life Insurance Co., Boston, Mass. (Has Record Month) ..... January .... 689
(Increases Reported) ..... February .... 778
(H. A. Plumpton Appointed Actuary) ..... April ..... 773
(Paid Business Up) ..... May ..... 35
(Celebrates Anniversary—Announces Family Finance Plan) ..... July ..... 167
(Continues Progress) ..... August ..... 228
(Business Favorable) ..... November ... 455
(New A. & H. Set-Up) ..... December .... 536
(Gains in 1937) ..... February ... 685
(New Officers) ..... March ..... 784
(Elects Two New Officers) ..... April ..... 879

Columbus Mutual Life Insurance Company, Columbus, Ohio. New Retirement Income Policy) ..... March ..... 784
Commercial Life Insurance Co., Dallas, Texas.. (New Company) ..... April ..... 879
Connecticut General Life Ins. Co., Hartford, Conn. (Fall Sales Campaign Results) ..... January ..... 689
(Rate Changes Effective March 1, 1937—F. Hobert Haviland Elected Vice President—Sales Campaign Leaders) ..... February .... 778
(Five Elected to Office—Dividend Scale Effective April 1, 1937) ..... March ..... 868
(Report of Examination Favorable) ..... May ..... 35
(Enters Wisconsin) ..... October ..... 392
(Liberalizes Double Indemnity Protection—Aviation Hazard Included) ..... December .... 536
(Dividend Scale Continued with Modifications) ..... January .... 617
(Regular Quarterly Dividend Declared) .... January .... 617
(Gains Registered in 1937—Regional Conferences—Enters Nebraska) ..... February ... 687
(1937 Statement Figures—Two Promotions) March ..... 786
(New Dividend Schedule) ..... March ..... 760
(New Protection Plans) ..... April ..... 880
Connecticut Mutual Life Insurance Co., Hartford, Conn. (Agents Conduct Record Campaign—Annual General Agents Conference—Conservation Certificates Awarded—Trophy to White for Second Time) ..... February .... 779
(Assets Increase $23,068,479—28.5% Increase in January) ..... March ..... 869
(Increase in Paid Business—Three Directors Re-elected) ..... April ..... 773
(Reports Gains) ..... May ..... 36
(Reports Gains) ..... June ..... 96
(Reports Gains) ..... July ..... 168
(Holderness Transfers) ..... August ..... 228
(Gains Reported) ..... September ... 317
(Three Promotions Announced) ..... February ... 687
(Starr Named Salary Savings Manager) .. February ... 688
(Reports Gains—Three Officials Advanced).. October ..... 392
(1938 Dividend Changes Planned—Reports Gains) ..... November ... 456
(Shows Increases—Supervisors' Conference—Special Campaign is Successful—Correction Notice) ..... December .... 536
(Gains Reported) ..... January .... 618
(Promotions Announced) ..... February ... 687
(Gains in 1937) ..... March ..... 786
(New Dividend Schedule) ..... March ..... 762
(Three Directors Re-Elected) ..... April ..... 884
Continental American Life Ins. Co., Wilmington, Del. (Minimum Age Limit Now Ten). ..... January .... 690
(Advance Statement Figures) ..... January .... 691
(Announces New 20 Year Term Policy with Reduced Premium) ..... April ..... 773
(Increase in Dividends) ..... December . 538-39
(W. M. Rothaermel Appointed Vice President) ..... January .... 618
(Report of Annual Meeting) ..... March ..... 787
(New Dividend Schedule) ..... March ..... 764
Continental Assurance Company, Chicago, Ill. (To Issue Participating Insurance—G. F. Claypool Resigns) ..... January .....780
(Moyer Appointed Actuary—White now Assistant Vice President—Advance Figures) ..... February .... 780
(January Sales—Agency Changes) ..... April ..... 775
(Enters Participating Field—Stockholders' Dividend—C. E. Nelson Associate Actuary) ..... June ..... 96
(Report of Examination Favorable) ..... July ..... 168
(Harrold Supt. of Agents: To Write Par: Robinson Resigns) ..... August ..... 228
(New Rates and Policies) ..... October ..... 393
(50c Dividend Declared) ..... March ..... 787
Continental Life Insurance Co., St. Louis, Mo. (Objects to Reinsurance) ..... January ..... 692
Cooperative Life Insurance Company, Columbus, Ohio (Correction Notice: Reports)..... August ..... 229
Cosmopolitan Old Line Life Ins. Co., Lincoln, Neb. (Director of Insurance Placed in Charge) ..... January ..... 692
(Court Orders Reviewed) ..... February .... 780
(Insurance Department in Charge) ..... March ..... 869
(Liquidation Requested) ..... November ... 456
(Financial Statement as of Sept. 30, 1937) January .... 618
(Bids for Reinsurance) ..... February ... 689
(Reinsured by Lincoln Liberty Life) ..... March ..... 787
Country Life Insurance Company, Chicago, Ill. (Dividend Schedule Continued) ..... February ... 689
Cremieux Benevolent Society, New York, N. Y. (To Be Liquidated) ..... March ..... 871
Crusaders Mutual Benefit Association, Chicago, Ill. (Report of Examination) ..... May ..... 36
Durham Life Insurance Company, Raleigh, N. C. (Report of Examination Favorable) ..... April ..... 885
Eastern Life Insurance Co., New York, N. Y. (Agents Convention) ..... February .... 783
(1936 Statement Results) ..... April ..... 775
(Business Up) ..... May ..... 36
Equitable Life Assurance Society, New York, N. Y. (Policy Changes) ..... January ..... 692
(Dividend Schedule Revised—Some Increases—Some Decreases) ..... February .... 784
(American Rolling Mill Group) ..... February .... 785
(1936 Report Reviewed—Licensed in Texas—Death of Officer) ..... April ..... 775
(New Business Gains—William Alexander Dies—Graham Elected A Director—New Official) ..... May ..... 36
(American Museum Group Written) ..... June ..... 96
(National City Bank Group) ..... July ..... 169
(Coast Group Plan) ..... August ..... 229
(Vincent S. Welch Installed in Chicago Headquarters) ..... September ... 317
(National Fuel Gas Group) ..... September ... 317
(Group Insurance Gains) ..... October ..... 397
(Edward A. Woods Company Sets Record).. October ..... 398
(Klingman Goes to Texas—Brunswick-Balke-Collender Group—Wurlitzer Group) ..... November ... 459
(Archibald Adams Dies) ..... December .... 538
(Dividend Scale Continued—Vance L. Bushnell Appointed 2nd Vice President) ..... February ... 689
(1937 Figures) ..... March ..... 788
(Optional Settlement Rules Revised) ..... April ..... 885
Equitable Life Insurance Company, Washington, D. C. (Examined) ..... January .... 621
Equitable Life Insurance Co., Des Moines, Iowa (Gains Reported) ..... April ..... 776
(Gains Reported) ..... May ..... 38
(Production Figures) ..... October ..... 398
(Gains Reported—New Rates) ..... November ... 462
(Business Gains 11.4%) ..... December .... 538
(Dividend Scale Continued—Year End Figures) ..... February ... 690
(Home Office Promotions) ..... March ..... 788
Expressmen's Mutual Life Insurance Company, New York, N. Y. (1937 Dividend Scale Per $1,000 Insurance) ..... October ..... 399
Farmers & Bankers Life Ins. Co., Wichita, Kan. (Reinsures National Old Line Life).. February .... 785
Farmers & Traders Life Insurance Company, Syracuse, N. Y. (Thomas O. Young Dies) .. June ..... 97
(New Business Up—New Rates and Values) . August ..... 229
(In Force Increases) ..... September ... 319
(Increases Reported) ..... October ..... 399
(Tabor Acting President—Lennie now Director) ..... November ... 463
(Production Up) ..... February ... 690
(New Officials and Promotions—Stockholders' Dividend Declared) ..... April ..... 886
Federal Life Insurance Company, Chicago, Ill. (Dividend Scale Continued) ..... February ... 690
Federal Old Line Life Insurance Co., Seattle, Wash. (History) ..... December .... 540
(Examination Report) ..... March ..... 788
Federal Union Life Insurance Company, Cincinnati, Ohio (Rehabilitation Plan) ..... June ..... 97
(Rehabilitation Plan Approved) ..... July ..... 169
Fidelity Life Association, Fulton, Ill. (Report of Examination) ..... June ..... 106
Fidelity Mutual Life Insurance Co., Philadelphia, Pa. (Dividend Scale Continued—November Business Improvement) ..... January ..... 692
(1936 Production Figures) ..... February .... 785
(1936 Figures) ..... March ..... 871
(Gains Reported) ..... April ..... 776
(Business Increases) ..... May ..... 38
(Gains Reported) ..... June ..... 107
(May Increase for Sykes) ..... July ..... 170
(Business Gains) ..... August ..... 231
(Sykes 45th Anniversary) ..... September ... 319
(New Business Gains) ..... October ..... 399
(Gains Experienced) ..... November ... 463
(1938 Dividends and Interest Rate—Production Figures—Two New Directors) ..... February ... 691
(Two New Directors) ..... March ..... 790
Fidelity Union Life Insurance Company, Dallas, Texas. (Report of Examination Favorable).. March ..... 790
Filipinas Life Assurance Company, Manila, P. I. (Complete Report) ..... July ..... 170
Franklin Life Ins. Co., Springfield, Ill. (Gain Reported) ..... April ..... 776
(Examination Generally Favorable) ..... June ..... 907
(New Business Up) ..... August ..... 231
(Gains Reported) ..... September ... 319
(September Shows 59% Increase) ..... November ... 463
(New Premium Rates) ..... December .... 541
(Rates Increased) ..... February ... 691
(Reports Increase in January) ..... March ..... 790
General American Life Ins. Co., St. Louis, Mo. (Dallas Service Corporation Deal Completed) ..... February .... 785
(Stock Retired Under Mutualization) ..... February .... 785
(Financial Statement—December 31, 1936—Stephens Elected to Board—Driscoll Now Asst. Vice President) ..... March ..... 871
($7,000,000 Group Contract) ..... June ..... 114
(Changes in Rates, etc.)..... September ... 319
(Reduction in Lien of Missouri State Policies) ..... January .... 622
(Directors Re-elected—Advance Figures) .. February ... 692
(Additional Stock Retired—Home Office Promotions—Missouri State Final Report)..... March ..... 790
(Suit Dismissed) ..... April ..... 887
General Mutual Life Insurance Co., Van Wert, Ohio (Reports Best Year) ..... February .... 786
(New Business Increase: On General Agency Basis) ..... August ..... 231
(Gains Reported) ..... February ... 692
George Washington Life Ins. Co., Charleston, W. Va. (Charles L. Preston Dies—Lee Warren James Succeeds Preston) ..... April ..... 776

Girard Life Insurance Company, Philadelphia, Pa. (New Rates, New Rate Book & Policies) ..... March ..... 871
(Correction) ..... February ... 692
(Horne Now Associate Actuary) ..... March ..... 791
Globe Life Insurance Company, Chicago, Ill. (Examined) ..... August ..... 231
Great American Life Insurance Co., San Antonio, Texas. (Condensed December 31, 1936 Statement) ..... February .... 786
(Financial Statement of Great American Life Underwriters, Inc.) ..... April ..... 887
Great Northwest Life Insurance Company, Spokane, Wash. (New Rate Book) ..... November ... 463
(Report of Examination Favorable—Dividends Reduced) ..... February ... 692
(New Participating Rates) ..... March ..... 791
Great Republic Life Insurance Company, Los Angeles, Cal. (Rehabilitation Asked: Statement) ..... August .....232
(Commissioner in Charge) ..... October ..... 399
(Occidental Life Bid Rejected) ..... March ..... 791
Great Western Insurance Company, Des Moines, Iowa (Merges with Washington National) ..... September ... 322
Great West Life Assurance Co., Winnipeg, Man., Can. (Continues 1936 Dividend Scale—President's Drive Sets Up Two-Year Record) ..... January ..... 693
(Four New Style Family Income Riders—Reports Increased Production) ..... February .... 786
(Advance Figures Show Upward Trend — Policy Changes Announced) ..... March ..... 872
(Gains in Business) ..... July ..... 173
(Six Months Gains) ..... August ..... 233
(New Rate Book) ..... September ... 323
(H. A. H. Baker Promoted) ..... October ..... 400
(Dividend Scale Continued) ..... December .... 541
(November Production Record) ..... January .... 622
(Supplementary Rates) ..... February ... 694
(1937 Figures) ..... March ..... 791
Guarantee Mutual Life Co., Omaha, Nebr. (Dividend Scale Continued — A. B. Olson Elected to Board) ..... March ..... 872
(Issues New Rate Book) ..... December .... 542
(Examined) ..... February ... 695
(Three Agency Directors Appointed) ..... March ..... 792
(Dividends Reduced—1937 Figures) ..... July ..... 173
Guaranty Life Insurance Company, Davenport, Iowa (Report of Examination) ..... June ..... 114
(Purchased by and Reinsured in Occidental Life of Cal.) ..... October ..... 400
(Reinsurance Agreement with Occidental Life of Cal.) ..... November ... 469
Guaranty Old Line Life Insurance Company, Dallas, Tex. (Reinsured by Pyramid Life of Ark.) ..... May ..... 45
Guardian Life Insurance Co., New York City (13.3% New Business Gain: Insurance in Force and Assets Up) ..... March ..... 872
(Big Gains in McLain Month) ..... June ..... 119
(Banff Convention) ..... September ... 323
(Dividends Continued) ..... January .... 622
(1937 Figures) ..... March ..... 792
Gulf Life Insurance Co., Jacksonville, Fla. (Officials Elected) ..... April ..... 776
(Re-Elects Management) ..... April ..... 887
Gulf States Life Insurance Co., Dallas, Texas.. (Merged with Southland Life) ..... April ..... 887
Hearthstone Life Insurance Company, Indianapolis, Ind. (Incorporated) ..... February ... 695
Hercules Life Insurance Co., Chicago, Ill. (National Life of U. S. A. Liens Reduced).. April ..... 776
(Favorably Examined) ..... September ... 324
(New Rates and Values) ..... December .... 547
(1937 Results) ..... April ..... 888
Hibernian Life Insurance Association, Chicago, Ill. (Rates Readjusted) ..... June ..... 120
Home Life Insurance Company, New York, N. Y. (Policy Forms Revised—Some Provisions Modified) ..... February .... 786
(Fulton Testimonial) ..... February .... 787
(Dividend Scale Continued—Advance Statement Figures—January Business Up) ..... March ..... 873
(First Quarter Results—Holly Elected Chairman of C. L. C. Conference) ..... May ..... 38
(New Business Increase) ..... August ..... 233
(Dividend Scale Revised) ..... December .... 548
(1937 Figures) ..... February ... 695
(Advances Reported) ..... March ..... 792
(New Dividend Schedule) ..... March ..... 765
Home Life Insurance Company, Philadelphia, Pa. (Connor Elected Secretary) ..... October ..... 400
Home Mutual Benefit Association, Petoskey, Mich. (In Receivership) ..... December .... 548
Homesteaders Life Association, Des Moines, Iowa (Examination Not Released) ..... March ..... 873
Hoosier Farm Bureau Life Insurance Company, Indianapolis, Ind. (New Company) ..... August .....234
Illinois Bankers Life Assur. Co., Monmouth, Ill. (To reinsure Northwestern Union Life; Report of Examination) ..... December .... 548
(Business Gains) ..... January .... 622
(George F. Ramer Dies) ..... February ... 695
(Dr. Ebersole Honored—January Business Increases) ..... March ..... 794
Independent Life Insurance Co., Baltimore, Md. (Report of Examination Favorable) ..... April ..... 888
Indianapolis Life Ins. Co., Indianapolis, Ind. (Progress Reported) ..... March ..... 874
(New Double Protection Provision) ..... April ..... 888
Industrial Life & Health Insurance Co., Atlanta, Ga. (Favorably Examined) ..... September ... 325
Investors Syndicate, Minneapolis, Minn. (Statement Extracts) ..... March ..... 874
(Resources Over $100,000,000) ..... August .....234
Jefferson Standard Life Insurance Co., Greensboro, N. C. (November Business Record)... January .....603
(Business Increase Reported) ..... February .... 788
(Yearly Report Shows Progress) ..... March ..... 874
(Reports Gains) ..... April ..... 776
(Report of Examination Favorable—First Quarter Results) ..... May ..... 38
(New Business Up 14%) ..... August .....234
(Semi-Annual Figures—Personnel Change).. September ... 325
(Reports Gains) ..... November ... 473
(In Force Gains) ..... February ... 696
John Hancock Mutual Life Insurance Co., Boston, Mass. (1937 Dividend Schedule—Industrial Policies Liberalized—Risk Limits Doubled) ..... February .... 788
(1936 Results; Now Sixth in Size; Directors Re-elected: Home Office Promotions)..... March ..... 875
(Reports 1937 New Business Gain) ..... April ..... 776
(Enters Texas) ..... September ... 326
(Six Months' Production Figures) ..... October ..... 402
(Dividend Scale Continued—Winslow Elected to Board) ..... December .... 555
(1937 Figures) ..... March ..... 794
Junior Order Benefit Association, New York, N. Y. (Merges American Benefit Association) ..... March ..... 774
Kansas City Life Insurance Co., Kansas City, Mo. (December 31, 1936 Balance Sheet) .... February .....789
(Joseph B. Reynolds Dies—D. T. Torrens Elected President) ..... April ..... 776
(Official Changes) ..... August ..... 235
(Rates Increased) ..... February ... 696
Kansas Life Insurance Co., Topeka, Kansas (Correction Notice) ..... November ... 474
Kansas National Life Insurance Ass'n, Kansas City, Kan. (Receives License) ..... January .....693
Kentucky Home Mut. Life Ins. Co., Louisville, Ky. (Grace Period Extended) ..... March ..... 876
(Examined: Statement) ..... August ..... 235
(Financial Statement—December 31, 1936) .. September ... 326
(New "Family Protection Policy") ..... November ... 474
(Financial Statement as of Dec. 31, 1937) .... April ..... 888
Knights of Columbus, New Haven, Conn. (Report of Examination Favorable) ..... January ..... 693
Lafayette Life Insurance Co., Lafayette, Ind... (Report of Examination Favorable) ..... April ..... 889
Lafayette Mutual Benefit Association, Chicago, Ill. (Examined) ..... May ..... 39
Lamar Life Insurance Co., Jackson, Miss. (P. K. Lutken Elected President: Bounds Now Chairman) ..... March ..... 876
Liberty National Life Insurance Co., Birmingham, Ala. (Gains Reported—Adams Elected Assistant Secretary) ..... April ..... 777
(Income Option for Industrial Policies) ..... June ..... 120
(New Business Favorable) ..... December .... 556
(Revises Rates) ..... March ..... 795
Life Insurance Co. of Detroit, Detroit, Mich. .. (Detroit Life Reinsurance Agreement Modified) ..... April ..... 889
Life Insurance Co. of Virginia, Richmond, Va. (Secretary Cooke Retires) ..... January ..... 694
(Dr. Rudasill Dies) ..... March ..... 795
(Changes in Rates, Limits, etc.) ..... April ..... 890
Lincoln Funeral Systems Association, Chicago, Ill. (Examined) ..... January .... 622
Lincoln Liberty Life Insurance Co., Lincoln, Neb. (Report of Examination Favorable).. January ..... 694
(Reinsures Cosmopolitan Old Line Life)..... March ..... 787
Lincoln National Life Insurance Co., Fort Wayne, Ind. (1936 Figures: Stockholders' Dividend Declared) ..... March ..... 876
(Royal Union Lien Again Reduced) ..... May ..... 39
(Report of Examination Favorable) ..... June ..... 120
(Production Figures: Regional Convention). August ..... 248
(1938 Convention Dates) ..... November ... 477
(Retirement System for Employees—13.8% Gain in October—Thornton Elected Director) December .... 556
(Production Up) ..... January .... 622
(1937 Figures—Regular Stockholders Dividend Declared—Home Office Promotions) .... March ..... 795
(Non-Par Rates Increased—American Men Table Used—Executive Promotions) ..... April ..... 892
London Life Insurance Company, London, Ont., Canada (1936 Report to Policyholders) March ..... 876
(Dividend Scale Increased) ..... January .... 623
(Financial Statement as of Dec. 31, 1937) .... April ..... 893
Loyal Life Insurance Company, Boston, Mass. (Merges with Loyal Protective Ins. Co.) .... August ..... 249
Loyal Protective Life Insurance Co., Boston, Mass. (See Loyal Life) ..... August ..... 249
Lutheran Brotherhood, Minneapolis, Minn. (Examined) ..... October ..... 402
Lutheran Mutual Aid Society, Waverly, Iowa (To Change Status) ..... July ..... 174

(Correction Notice) ..... August ..... 250
(Examined) ..... January ..... 623
Lutheran Mutual Life Insurance Company, Waverly, Iowa. (Correction Notice) ..... February ... 696
The Maccabees, Detroit, Mich. (Recent Mergers) ..... September ... 329
Manhattan Life Insurance Co., New York, N. Y. (December 31, 1936 Balance Sheet—1936 Production up 24%) ..... February .... 789
(Production Increase) ..... March ..... 879
(1937 Production Up) ..... April ..... 777
(George Graham Dies) ..... May ..... 39
(Advances Officers) ..... July ..... 174
(Production Increase) ..... August ..... 250
(Production Increase) ..... September ... 329
(Production Increases) ..... October ..... 402
(Business Increase) ..... December .... 557
(Fordyce Honored) ..... January ..... 630
(1937 Figures—Rules on $10 Premium) .... February ... 696
(Report of Examination) ..... March ..... 795
Marquette Life Insurance Company, Chicago, Ill. (Report of Examination) ..... March ..... 879
Massachusetts Mutual Life Ins. Co., Springfield, Mass. (Reports Gains) ..... November ... 477
(Changes Policy Forms, Adopts New Retirement Options, Increases Limits—New Agency Department Plans) ..... January .... 630
(1936 Results—Continues Consecutive Monthly Gain—Home Office Promotions—A. D. Lynn Appointed Asst. Agency Director) .... March ..... 802
(Scores Gains—Big Direct Mail Gains)..... March ..... 766
(Gains Reported) .....
(Continues Sales Gains) ..... October ..... 402
(Quarterly Results Show Improvement) .... January ..... 694
(Scores Another Gain) ..... February .... 789
(Favorably Examined—Correction Notice) .. March ..... 879
(Studies Questionnaire) ..... April ..... 778
(Reports Increases—Two Promotions) ..... May ..... 40
Massachusetts Protective Life Insurance Co., Worcester, Mass. (New Rates) ..... June ..... 120
(Report of Examination Favorable) ..... June ..... 120
Metropolitan Life Ins. Co., New York City (Industrial Policies Liberalized) ..... July ..... 174
(National Lead's Pension Plan) ..... August ..... 250
(Nedick Stores Group) ..... November ... 478
(1936 Statement Results) ..... March ..... 804
(New Official) .....
(Vice President F. J. Williams Dies) ..... December .... 557
(Field Changes: North to Coast) ..... March ..... 805
(National Lead Group—American Type Founders Group—Independent Lock Company Group) .....
(Arnautou now Asst. Supt. of Agencies) .... January ..... 695
(Home Office Promotions) ..... January ..... 695
(Statement on Union Representation) ..... February .... 791
(Ecker Continues Chairman—Slattery Bros. Group Plan) ..... March ..... 881
(No Objection to Savings Bank Insurance) ($100,000,000 Available for Housing Investment—Sculpture Commission) .....
(Reports Record Year—Boy Scouts Retirement Plan—Standard Brands Group and Klein Promoted) ..... May ..... 40
Michigan Life Insurance Co., Detroit, Mich. July ..... 174
Mid-Continent Life Insurance Company, Oklahoma City, Okla. (Rates and Values Revised) August ..... 250
Midland Life Insurance Company, Kansas City, Mo. (No Rate Changes at Present).. September ... 329
Midland Mutual Life Insurance Co., Columbus, O. (Report of Examination Favorable) .... October ..... 405
(Goes on 3% Reserve Basis) ..... November ... 478
(Rates and Values Changed) ..... December .... 557
(Reports Successful Year—New Optional Settlement Rules) .....
Midwest Life Insurance Co., Lincoln, Neb. January ..... 631
(Report of Examination Reviewed)..... February ... 696
Ministers Life & Casualty Union, Minneapolis, Minn. (Examined) ..... March ..... 805
Ministers Mutual Life Insurance Co., Boston, Mass. (Taken over under Management Contract by Presbyterian Ministers Fund—Report of Examination Favorable) ..... September ... 329
Minnesota Mutual Life Insurance Co., St. Paul, Minn. (Financial Statement as of December 31, 1936) ..... March ..... 807
Minnesota State Life Insurance Co., Minneapolis, Minn. .....
(Receiver Appointed) ..... April ..... 778
Missouri National Life Insurance Company, St. Louis, Mo. (Receivership Suit) ..... March ..... 882
Modern Life Insurance Company, St. Paul, Minn. (Nation Elected President)..... February .... 792
(Examined: 1936 Figures) ..... March ..... 891
Modern Woodmen of America, Rock Island, Ill. (Report of Examination Reviewed) ... April ..... 782
(By-Law Changes) ..... August ..... 251
(Executive Changes) ..... January .... 631
(Personnel Changes) ..... February ... 698
Monarch Life Insurance Company, Springfield, Mass. (1936 Operating Results.) .. .. ..... March ..... 804
(New Home Office Building) ..... May ..... 40
(Merritt Agency Manager) ..... September ... 330
(Begins Home Office) ..... December .... 560
(Dividend Scale Continued) ..... February ... 700
Montana Life Insurance Company, Helena, Mont. (Becomes Western Life) ..... March ..... 809
Mutual Benefit Life Ins. Co., Newark, N. J. (1937 Dividends Revised) ..... January ..... 696
(Frelinghuysen Named Director—Other Appointments) .....
(Roff & Hoddinot Advanced) ..... January ..... 697
(1936 Statement Figures: Aid to Flood Victims: Farm Loan Managers Meet) ..... February .... 792
(Parsons, Cook & Ingersoll in Chicago) .....
(Continues Dividend Scale) ..... March ..... 804
(Reports Record Figures) ..... August ..... 251
Mutual Life Assurance Co., Waterloo, Canada .. January ..... 632
(1937 Statement Figures) ..... April ..... 804
Mutual Life Insurance Co., New York City ("Standard" Dividend Scale Adopted)..... April ..... 804
(Extracts from 1936 Report: Advertising Program) ..... January ..... 698
(Gelles Appointed Assistant Actuary) .....
(Patton Appointed Vice President & Agency Manager) ..... March ..... 805
(Paid Business Increases—Sattem Appointed Supt. of Agencies)..... July ..... 175
(Gains Reported) .....
(Dividends Lower) ..... August ..... 252
(1937 Figures—New Policy Forms—Stanley Elected a Trustee) ..... September ... 331
Mutual Service Life Ins. Co., Spokane, Wash. .. November ... 479
(Reinsured by Sunset Life) ..... January .... 632
Mutual Trust Life Insurance Co., Chicago, Ill. (New Business Up) ..... March ..... 809
(Dividend Schedule Continued) .....
National Burial Insurance Co., Memphis, Tenn. (Additional Information) ..... April ..... 804
National Life & Accident Ins. Co., Nashville, Tenn. (Peebles General Counsel) ..... August ..... 252
(35th Convention Postponed Account Flood: Radio Station Active: Newly Elected Members of the Board) ..... March ..... 810
(1937 Figures) .....
(Stock Dividend) ..... January ..... 698
National Life Assurance Company, Toronto, Can. (Change in Control) ..... January ..... 699
(Statement for the Year 1936) .....
National Life Insurance Co., Manila, P. I. (Report of Examination Favorable) ..... March ..... 805
(Complete Report) ..... March ..... 811
National Life Insurance Co., Montpelier, Vt. (1936 Business Up) ..... April ..... 805
(Fred A. Howland Elected Chairman: Elbert S. Brigham Now President; 1936 Results: Increased Maximum Limits for Women: Rules for W. P.) .....
(First Quarter Results) ..... February .... 793
(Business Increase Reported) ..... March ..... 896
(Gains Reported) .....
(Charles P. Smith, Director, Dies) ..... January ..... 699
(10% Gain in October) ..... July ..... 175
(Dividend Scale Continued) .....
(Pension and Insurance Plan Approved)... February .... 793
(Gains Reported—Officers & Directors Re-elected) .....
National Old Line Life Insurance Company, Little Rock, Ark. (New Rates) ..... March ..... 897
National Old Line Life Ins. Co., Wichita, Kan. (Reinsured by Farmers & Bankers) ..... May ..... 40
National Reserve Life Insurance Company, Topeka, Kan. (Rates Increased) ..... July ..... 180
National Union Assurance Society, Toledo, Ohio. (Examination) ..... October ..... 405
New England Mutual Life Insurance Co., Boston, Mass. (Has Third Largest Month).... November ... 479
(New Highs Registered: T. J. Coolidge Elected Director) ..... December .... 560
(First Quarter Results—Purchases New Home Office Site) ..... January ..... 632
(Semi-Annual Figures) ..... February ... 700
(Regional Meetings) .....
(Continues Dividends on Premium Paying Policies) ..... March ..... 811
(General Agents Meeting—Advance 1937 Figures) ..... October ..... 407
(1937 Figures—New Home Office Building Space) .....
(Enters Texas) ..... February .... 785
New World Life Insurance Company, Spokane, Wash. (Report of Examination Favorable).. February ... 700
(Report of Examination Favorable) .....
(Dividend Voted) ..... March ..... 813
New York Life Insurance Co., New York City (Official Changes) ..... February .... 789
(Revised Dividend Schedule—Business Outlook Good—Buckner) ..... March ..... 898
(Gains Reported in 1936: F. A. Wickett Elected Vice President: Aids Policyholders in Flood Areas) ..... May ..... 41
August ..... 252
October ..... 408
December .... 560
February ... 700
March ..... 813
April ..... 897
February .... 794
February ... 700
March ..... 814
January ..... 699
February .... 794
March ..... 900

(First Quarter Results) ..... May ..... 41
(Correction Notice) ..... May ..... 11
(Six Months Transactions, 1937)..... September ... 331
(New Policy Forms & Dividend Action, etc.) ..... January .... 632
(Satisfactory Year) ..... February ... 701
(1937 Figures) ..... March ..... 814
(New Dividend Schedule) ..... March ..... 768
(Harper Sibley Elected Director) ..... April ..... 897

North American Life Casualty Company, Minneapolis, Minn. (Rates and Values Revised) ..... March ..... 814

North American Life Insurance Co., Chicago, Ill. (John H. McNamara Dies) ..... November ... 479
(New Rates) ..... December .... 561

North American Reassurance Company, New York, N. Y. (Burke Now Assistant Secretary) ..... February ... 702

North American Union Life Assurance Society, Chicago, Ill. (Examined) ..... January ..... 700
(Reinsures Chicago Fraternal Life) ..... September ... 332

Northern Life Assurance Co., London, Canada (Financial Statement—December 31, 1936).. March ..... 901

Northern Life Insurance Co., Seattle, Wash. (Report of Examination Favorable) ..... June ..... 120

Northland Mutual Life Co., Rockford, Ill. (New Assessment Company) ..... April ..... 805
(Incorporated) ..... May ..... 41

Northwestern Mutual Life Insurance Co., Milwaukee, Wis. (Annual Report for 1936) ... March ..... 901
(Changes in Rates, Policy Forms, etc.) .... January .... 633
(Reports Satisfactory Year) ..... March ..... 816

Northwestern Nat'l Life Insurance Co., Minneapolis, Minn. (1936 Statement Figures—Policy Matures at Age 96) ..... February .... 794
(Loan Repayments Up) ..... March ..... 902
(Advertising Copy Contest)..... April ..... 805
(April Volume Up) ..... June ..... 121
(Honors Directors by Medallion) ..... August ..... 252
(Increases Reported) ..... October ..... 408
(Gains Continue) ..... December .... 562
(Gains Continue) ..... January .... 636
(53rd Annual Statement) ..... February ... 702
(January Increases) ..... March ..... 816
(February Sales Up) ..... April ..... 897

Northwestern Union Life Ins. Co., Ottawa, Ill. (To be reinsured by Illinois Bankers) ..... December .... 548
(Proposed Contract of Reinsurance with Illinois Bankers Life) ..... January .... 636

Occidental Life Insurance Company, Raleigh, N. C. (New Policy Issued) ..... February ... 702

Occidental Life Insurance Co., Los Angeles, Cal. (October Gain 37.8%) ..... January ..... 701
(Robert J. Giles Dies) ..... February .... 795
(New Officials—Licensed in Philippines)..... May ..... 43
(Official Changes) ..... July ..... 180
(Federal Reserve Lien Fixed at 50%)..... September ... 335
(Reinsures Guaranty Life) ..... October ..... 400
(Investment Contract Interest—See Guaranty Life of Iowa) ..... November ... 479
(Additions to Directorate) ..... November ... 469
(New Business—Additional Directors) .... December .... 562
(Reduces Federal Reserve Life Lien—Advance ..... January .... 638
1937 Figures—January Record Month)..... March ..... 816

Ohio National Life Insurance Company, Cincinnati, Ohio) Annual Statement as of December 31, 1936) ..... February .... 795
(Advance Figures: Dividend Scale Continued) ..... March ..... 902
(Sturtevant Named Vice President) ..... June ..... 121
(Business Up 25% in May) ..... July ..... 180
(New Business Increases) ..... August ..... 253
(New Rates and Values)..... September ... 336
(Farney Elected Director) ..... November ... 479
(Gains 24% in October) ..... December .... 562
(Convention Examination) ..... February ... 703
(Kirn Dies) ..... February ... 709

Ohio State Life Insurance Company, Columbus, Ohio (Production Figures—Mansfield Agency is Winner) ..... February .... 795
(1936 Figures Reported: New Directors Elected) ..... March ..... 902
(Quarterly Dividend Declared) ..... June ..... 121
(F. A. Knapp Dies) ..... December .... 562
(New Directors—Home Office Promotions—Advance Figures—Non-Participating Rates Revised) ..... March ..... 817

Old Line Endowment Mutual Life Insurance Co., Dallas, Tex. (Charter Surrendered) .... March ..... 819

Old Line Life Insurance Co., Milwaukee, Wis. (1936 Statement Extracts) ..... March ..... 902
(Rate Book Revised) ..... February ... 709

Old Republic Credit Life Ins. Co., Chicago, Ill. (Licensed in New York)..... September ... 340

Oregon Mutual Life Insurance Co., Portland, Ore. (Limits on Investment Contracts & Annuities) ..... January ..... 701
(Financial Report) ..... March ..... 903
(Correction Notice) ..... December .... 562
(1937 Figures) ..... March ..... 819

Pacific Mut. Life Ins. Co., Los Angeles, Cal. (Reinsured in Pacific Mutual Life Ins. Co.) ..... January ..... 702
(Statement of New Company) ..... April ..... 808
(Transcript of Proceedings in Department II of the Superior Court of Los Angeles County on December 3, 1936—"Carpenter" Plan Approval Appealed) ..... February .... 796
Increase in Dividends: Legislative Committee Hearing) ..... March ..... 904
(Balance Sheet as of Dec. 31, 1936) ..... January ..... 704
(Additional Litigation—Agency Consolidation) ..... August ..... 253
(Neblett Suit Dismissed—Claims Under Lapsed Non-Can Policies Must be Filed by Nov. 6, 1937—New Manager Mortgage Loan Department) ..... September ... 340
(Increases Announced) ..... October ..... 408
(Additional Figures) ..... October ..... 408
(A. L. C. Member) ..... November ... 479
(Special Committee Adjourns—Late Figures) ..... December .... 563
(California Supreme Court Upholds Rehabilitation Plan) ..... January .... 638
(Three New Directors) ..... January .... 638
(Haskins Elected a Director—Licensed in West Virginia—Officials of Former Company Indicted) ..... February ... 709
(Advance Figures—Non-Participating Rates Revised—Morgan & Groton Now Vice Presidents—Merger of Los Angeles Agency)..... March ..... 819
(New Juvenile Policies—Revised Life Insurance Limits—1937 Statement Figures) ..... April ..... 897

Pacific National Life Insurance Co., Salt Lake City, Utah (Pays Dividend) ..... January ..... 704

Pacific States Life Insurance Company, Denver, Colo. (Report of Receiver) ..... February .... 803
(Liquidation Nearly Completed) ..... March ..... 820
(Partial Report of Liquidator) ..... April ..... 899

Pan American Life Insurance Co., New Orleans, La. (Silver Anniversary Celebration—New Policy Designed) ..... February .... 804
(Production Increase) ..... April ..... 810
(Silver Anniversary Celebration) ..... July ..... 180
(Silver Anniversary Convention) ..... October ..... 409
(Large Group Policy Issued) ..... April ..... 900

Paramount Mutual Benefit Association, Rockford, Ill. (Reinsured by Pioneer Life of Rockford, Ill.) ..... March ..... 777

Peninsular Life Insurance Company, Jacksonville, Fla. (Reinsures Virginia Business)..... March ..... 820

Paul Revere Life Insurance Co., Worcester, Mass. (New Rates) ..... December .... 563
(Report of Examination Favorable) ..... March ..... 820

Penn Mutual Life Insurance Company, Philadelphia, Pa. (Official Changes) ..... January ..... 705
(Newhall Elected Vice President) ..... February .... 804
(Continues Dividend Scale) ..... March ..... 904

Peoples Life Insurance Co., Frankfort, Ind. (Examined) ..... January ..... 705
(Reduced Income Rates) ..... September ... 340
(Retirement Income Policy Revised)..... March ..... 820

Philadelphia Life Insurance Co., Philadelphia, Pa. (Balance Sheet, December 31, 1936).... March ..... 904
(New Annual Premiums) ..... December .... 564
(R. H. Beard Elected Director) ..... February ... 709
(1937 Figures) ..... March ..... 820

Phoenix Mutual Life Insurance Co., Hartford, Conn. (Advances Reported) ..... February .... 804
(Report of A. M. Collens, President: Gains Continue) ..... March ..... 905
(Increases Reported) ..... July ..... 181
(New Rates & Values) ..... August ..... 254
(Home Office Promotions—R. L. Jones Retires) ..... March ..... 822

Pilot Life Insurance Company, Greensboro, N. C. (Production Figures) ..... January ..... 708
(Annual Statement Report: Agency Convention) ..... March ..... 905
(Produces Record-Breaking Volume) ..... May ..... 43
(Increases Reported) ..... October ..... 409
(Insurance Gains) ..... December .... 564
(Production Figures) ..... January .... 639
(1937 Figures) ..... March ..... 822

Pioneer American Life Insurance Company, Dallas, Tex. (Reinsures Southern Standard Life of Houston, Tex.) ..... March ..... 825

Pioneer Reserve Life Insurance Company, Oklahoma City, Okla. (Assets & Liabilities—Dec. 31, 1936) ..... October ..... 409

Pontiac Mutual Benefit Assn., Chicago, Ill., (Certificate of Association Granted) ..... April ..... 811

The Praetorians, Dallas, Texas (Correction Notice) ..... September ... 341

Presbyterian Ministers' Fund, Philadelphia, Pa. (To take over under Management Contract Ministers Mutual Life) ..... February .... 804
(Revised Dividend Scale) ..... March ..... 907
(Retirement Income Endowment) ..... March ..... 822

Producers Life Insurance Company, Dallas, Texas (Now Organizing) ..... August ..... 255

Protected Home Circle, Sharon, Pa. (Adopts 3% interest Basis)..... September ... 341

Protective Life Insurance Co., Birmingham, Ala. (Report of Examination Reviewed)... February .... 808
(J. M. Woolery Appointed Actuary) ..... September ... 341
(Official Changes) ..... November ... 480

Provident Life & Accident Insurance Co., Chattanooga, Tenn. (All Time Record in 1936—Golden Jubilee Plans) ..... February .... 812
(1936 Results: Home Office Promotions) ... March ..... 907

(Reaches One Hundred Million in Force—James W. Kirksey Dies) ..... May ..... 43
(Production Record) ..... June ..... 121
(Business Gains) ..... August ..... 255

(Jubilee Convention) ..... November ... 480
(New Records) ..... December .... 564
(Rates Increased) ..... January .... 639
(New Rates Illustrated—Optional Life Income Policy Added) ..... February ... 710
(1937 Figures) ..... March ..... 823

Provident Life Insurance Co., Bismarck, N. D. (Report of Examination Favorable) ..... February .... 813
(Reinsures Union States Life) ..... May ..... 44

(June Business) ..... August ..... 255
(Occupies New Home Office) ..... November ... 480
(Increases Rates) ..... March ..... 823

Provident Life Insurance Company, Washington, D. C. (Examination Report Reviewed) . August ..... 255

Provident Mutual Life Ins. Co., Philadelphia, Pa. (Wise Elected Vice President) ..... February .... 813
(1936 Results) ..... March ..... 907
(Revised Dis. and A.D. on Term) ..... April ..... 811
(First Quarter Results) ..... May ..... 44
(Business Increases) ..... September ... 341

(Shows Persistency Improvement) ..... October ..... 410
(Gains 14.7% in Production) ..... November ... 480
(Gains Announced) ..... January .... 639
(1937 Figures) ..... March ..... 824
(Bradshaw Promoted) ..... March ..... 824

Prudential Insurance Company, Newark, N. J. (1937 Dividend Scale Continued—Home Office Promotions—Rock Wool Group Written — New Group Cases) ..... February .... 813
(Devises New Form of Industrial Life Policy) ..... April ..... 813
(Retirement Plan Written) ..... May ..... 44
(Annual Business Conference—George W. Williams Retires) ..... June ..... 121
(National City Bank Group) ..... July ..... 181
(Recent Group Cases—Vice President Wurfel Dies—Hamilton Retires) ..... September ... 342
(Home Office Changes) ..... October ..... 410
(Mortgage Offices Promotions) ..... November ... 481
(Salary Allotment Cases) ..... December .... 564

(Writes Group Including S.S.A. Benefits) .. January .... 639
(Merck Retirement Plan) ..... January .... 639
(Ordinary Dividends Revised—Directors Re-elected—Home Office Promotions—Group Death Benefits Liberalized—Downtown Agency Promotions) ..... February ... 710
(Recent Group Cases—Dr. Comeau, N. Y .C. Referee) ..... March ..... 824
(New Dividend Schedule) ..... March ..... 770

Public National Life, Little Rock, Ark. (See Republic Life, Texas) ..... February .... 814

Pure Protection Insurance Association, Chicago, Ill. (Examined) ..... January .... 640

Puritan Life Insurance Company, Providence, R. I. (Report of Examination Favorable).. May ..... 45
(Report of Examination Favorable) ..... April ..... 900

Pyramid Life Insurance Company, Little Rock, Ark. (Reinsures Guaranty Old Line Life of Texas). ..... May ..... 45
(Hugh Hart Agency Director) ..... September ... 342

Pyramid Life Insurance Co., Topeka, Kansas (James A. McVoy Appointed Mgr. of Agencies) ..... January ..... 708

Quietdale Funeral Benefit Assn., Waukegan, Ill. (Receives Certificate of Association) .... April ..... 814

Reliance Life Insurance Company, Pittsburgh, Pa. (Dividend Schedule Reduced) ..... January ..... 708
(Carroll T. Scott is Honored) ..... March ..... 907
(1936 Statement Figures—Production Increase) ..... April .....815
(Quarter Results—Weekly Record) ..... May ..... 46
(Increases Reported) ..... June ..... 122

(Increases Reported) ..... July ..... 181
(Production Increases) ..... September ... 342
(Change in Rates, etc.) ..... November ... 481
(Business Gains) ..... February ... 711

Republic Life Insurance Co., Dallas, Texas (Control Changes Hands) ..... February .... 814
(Merges with Public National Life) ..... April ..... 815

Reserve Loan Life Insurance Company, Indianapolis, Ind. (Rate Increase) ..... September ... 343
(Change of Control) ..... December .... 565
(Fidelity Meeting) ..... March ..... 824

Roman Standard Life Insurance Co., Manistee, Mich. (Receiver Applied For) ..... December .... 565
(Custodian Appointed) ..... January .... 642

Royal Highlanders Life Insurance Co., Lincoln, Neb. (Baumann Suit) ..... November ... 484

(Latest Information) ..... December .... 565

Royal Neighbors of America, Rock Island, Ill. (Report of Examination Reviewed) ..... September ... 344

Rural Bankers Life Insurance Co., Dixon, Ill. (John V. Sees Resigns) ..... July ..... 181

St. Louis Mutual Life Ins. Co., St. Louis, Mo. .. (Directors Elected) ..... April ..... 900

Santa Fe National Life Ins. Co., Albuquerque, N. M. ..... (Takes over Santa Fe National Life of Oklahoma City, Okla.) ..... April ..... 900

Santa Fe National Life Ins. Co., Oklahoma City, Okla. ..... (Reinsured in Santa Fe National of New Mexico) ..... April ..... 900

Savings Fund Life Insurance Co., Anderson, Ind. (To be Liquidated) ..... January ..... 708

Scranton Life Insurance Co., Scranton, Pa. (New Business Increases) ..... February .... 814

Seaboard Life Ins. Company, Houston, Tex. (Condensed Statement, December 31, 1936).. February .... 814
(Report of Examination Favorable) ..... June ..... 122
(New Rates and Values) ..... September ... 347
(Reports Successful Year—Supplementary Rates) ..... February ... 711

Security Life & Trust Co., Winston-Salem, N. C. (Report of Examination Favorable) ..... April ..... 900

Security Life Insurance Company, Baltimore, Md. (Report of Examination Favorable)... June ..... 122

Security Mutual Life Insurance Co., Lincoln, Neb. (Report of Examination) ..... January ..... 711
(E. B. Stephenson Dies) ..... June ..... 122

Security Mutual Life Insurance Company, Binghamton, N. Y. (Two New Policies) .. February ... 711
(Dividend Schedule Continued) ..... April ..... 900

Security National Life Insurance Company, Minneapolis, Minn. (Formerly Security Plan Life Ins. Co.) ..... January .... 642

Security Plan Life Insurance Company, St. Paul, Minn. (Examined) ..... May ..... 47
(Changes Name to Security National Life) January .... 642

Service Life Insurance Co., Omaha, Neb. (Reinsures Builders Life of Chicago) ..... December .... 568
(Revises Rates) ..... March ..... 825

Shenandoah Life Insurance Company, Roanoke, Va. (Examined) ..... February .... 814
(President Trinkle Honored) ..... August ..... 258
(January Business Increases) ..... March ..... 825

Southeastern Life Insurance Company, Greenville, S. C. (Rates Increased) ..... February ... 713

Southern Aid Society of Virginia, Inc., Richmond, Va. ..... (B. L. Jordan Dies) ..... April ..... 901

Southern Life Insurance Co., Atlanta, Ga. (Correction of Statement) ..... June ..... 122
(Veatch Elected Executive Vice President).. September ... 346
(June 30, 1937 Figures) ..... October ..... 411
(Home Office Promotions) ..... March ..... 825

Southern Standard Life Insurance Company, Houston ,Tex. (Reinsured in Pioneer American Life) ..... March ..... 825

Southland Life Insurance Co., Dallas, Texas ... (Merges with Gulf States Life) ..... April ..... 887
(Annual Statement as of Dec. 31, 1937) ..... April ..... 901

Southwestern Life Insurance Company, Dallas, Texas (Stock Dividend) ..... February ... 713

Standard Life Insurance Co., Indianapolis, Ind. (History and Growth) ..... November ... 484
(Data on Stock Policy Plan) ..... January .... 643

Standard Life Insurance Co., Jackson, Miss. (Favorably Examined) ..... July ..... 182
(New Rates and Values) ..... August ..... 258

State Capital Life Insurance Co., Raleigh, N. C. (Additional Information) ..... February .... 818
(Moves to New Home Office) ..... March ..... 907
(New Rates) ..... December .... 568

State Life Insurance Company, Indianapolis, Ind. (Report of Examination Reviewed) ... March ..... 908

State Life Insurance Co., Florence, S. C. (New Company) ..... April ..... 815
(General Information) ..... June ..... 123

State Mutual Insurance Company, Rome, Ga. (Assets and Liabilities, Dec. 31, 1936) ..... July ..... 184
(Rates and Values) ..... August ..... 260

State Mutual Life Assur. Co., Worcester, Mass. (Shows All-Round Gain) ..... January ..... 714
(Year End Marks 16th Gain) ..... February .... 820
(Annual Statement as of December 31, 1936: 17th Consecutive Monthly Increase) ..... March ..... 914
(Advertises in Arctic Circle) ..... April ..... 815
(Establishes 19 Consecutive Gains) ..... May ..... 47
(Nears Two Year Record) ..... June ..... 124
(Business Increases Reported) ..... October ..... 411
(Continues Dividends) ..... January .... 643
(1937 Figures—R. C. Guest Promoted) ..... March ..... 825

State National Life Ins. Co., St. Louis, Mo. ... (Knetzger Vice President) ..... April ..... 901

Stonewall Life Insurance Co., Vicksburg, Miss. (Placed in Receivership) ..... April ..... 902

Sun Life Assurance Co., Montreal, Canada (Stockholders Dividend Declared: Policy Dividends to be Increased) ..... March ..... 916
(1937 Dividend Schedule Increased) ..... April ..... 815
(New Non-Participating Rates) ..... May ..... 47
(Report of Examination Favorable) ..... June ..... 124
(Extracts—June 30, 1937 Statement) ..... October ..... 412
(Declares Quarterly Dividend) ..... October ..... 412
(Home Office Changes) ..... February ... 713
(1937 Figures) ..... March ..... 826

Sun Life Insurance Co. of America, Baltimore, Md. (Favorably Examined) ..... April ..... 816
(President Rothschild Dies) ..... December .... 568
(Present Directors and Officers) ..... February ... 714

Sunset Life Insurance Co. of America, Olympia, Wash. (Begins Business) ..... July ..... 187
(Reinsures Mutual Service Life of Spokane, Wash.) ..... April ..... 894

Supreme Liberty Life Insurance Co., Chicago, Ill. (Examined) ..... January ..... 714
(Report of Examination) ..... May ..... 47
(Reports Gains) ..... October ..... 412
Suwannee Life Insurance Co., Jacksonville, Fla. (Recent Changes) ..... November ... 484
Teachers Insurance and Annuity Association, New York, N. Y. (Official Changes) ..... July ..... 187
(Three New Policies and Some Changes in Practice) ..... November ... 485
Texas Life Insurance Company, Waco, Texas (Financial Statement—December 31, 1936).. March ..... 916
Texas Mutual Reserve Life Ins. Co., Tyler, Texas (Additional Data) ..... July ..... 187
Texas State Life Insurance Company, Dallas, Texas (Financial Statement as of August 31, 1937) ..... February ... 714
Travelers Insurance Company, Hartford, Conn. (Stockholders' Dividend) ..... January ..... 718
(Bookstaver Agency's Record) ..... February .... 820
(Annual Statement Figures) ..... March ..... 916
(Receives Advertising Honors—Bookstaver Agency Production) ..... April ..... 816
(Bookstaver Agency Production) ..... May ..... 48
(Regular Quarterly Dividend) ..... August ..... 259
(Brosmith Dies) ..... October ..... 412
(Cole Appointed General Counsel — Page Elected to Board of Directors) ..... November ... 488
(F. W. Cole Elected Director) ..... December .... 570
(Stockholders Dividend Declared) ..... January .... 643
(Advance 1937 Figures) ..... February ... 715
(Aviation Re-Classified—B. D. Flynn Made Director of Bank) ..... February ... 715
Union Central Life Ins. Co., Cincinnati, Ohio (Dividend Scale Continued) ..... January ..... 718
(Comptroller Thompson Dies) ..... January ..... 718
(Flood Conditions Bring Operating Difficulties) ..... March ..... 918
(Gatch Elected to Board—Other Officials Elected) ..... April ..... 817
(First Quarter Results) ..... May ..... 48
(Agency Department Changes) ..... July ..... 187
(Six Months Highlights) ..... August ..... 258
(Hamilton Dies) ..... September ... 347
(1937 Figures) ..... March ..... 826
Union Employees Mutual Life Insurance Co., Tacoma, Wash. (Licensed) ..... July ..... 188
(Not Yet Active) ..... August ..... 258
(Correction Notice) ..... October ..... 414
Union Labor Life Insurance Co., Washington, D. C. (Retires from Canada) ..... November ... 488
Union Mutual Life Insurance Co., Portland, Me. (Dividend Scale Continued) ..... July ..... 188
Union National Life Insurance Company, Lincoln, Neb. (Statement Extracts) ..... March ..... 919
Union National Life Insurance Company, Dayton, Ohio (Results of Liquidation) ..... March ..... 919
Union States Life Insurance Co., Portland, Ore. (Reinsured in Provident Life of N. D.) ..... May ..... 44
United American Life Insurance Co., Denver, Colo. (Being Organized) ..... January ..... 718
United Benefit Life Insurance Co., Omaha, Neb. (To Take Over Cedar Rapids Life).... January ..... 688
(Favorably Examined) ..... November ... 488
United Fidelity Life Insurance Co., Dallas, Texas (New Business Record) ..... August ..... 258
United Life & Accident Insurance Company, Concord, N. H. (Official Changes) ..... March ..... 826
United Life Insurance Company, Salina, Kan. (Report of Examination Favorable) ..... May ..... 48
(Large Block of Stock Purchased) ..... February ... 715
United States Government Insurance, Washington, D. C. (U. S. Government Converted Insurance) ..... March ..... 827
(Annual Statement as of Dec. 31, 1936)..... April ..... 903
United States Life Insurance Co., New York, N. Y. (Appoints Chicago Manager) ..... January ..... 719
(Production Figures) ..... January ..... 720
(Production Increases) ..... February .... 820
(Rate Increase) ..... March ..... 920
(Shows Production Gains in 1936) ..... April ..... 817
(Increases Reported) ..... May ..... 53
(May Volume Gains) ..... July ..... 188
(Business Gains) ..... September ... 348
(Mid-Year Statement Figures) ..... October ..... 414
(Retires from Canada) ..... November ... 490
(Reports Gains) ..... December .... 568
(A. I. U. San Francisco Office) ..... December .... 569
(Wells Director: Other Changes) ..... January .... 643
(Extends Service into Netherland West Indies) ..... February ... 716
(Statement Shows Gains) ..... April ..... 905
United Workmen, Ancient Order of St. Paul, Minn. (Report of Examination Reviewed).. May ..... 53
United Workmen, Ancient Order of, Fargo, N. D. (Examined) ..... February ... 716
(Correction Notice) ..... March ..... 777
(Connecticut Division) ..... April ..... 905
Unity Life & Accident Ins. Ass'n, Syracuse, N. Y. (Examined) ..... April ..... 906
Volunteer State Life Ins. Ass'n, Chattanooga, Tenn. ..... April ..... 908
(Evans Treasurer) ..... April ..... 908
(Report of Examination Favorable) .....
Washington National Insurance Company, Chicago, Ill. (Financial Statement—January 1, 1937) ..... March ..... 920
(Reinsures Great Western Ins. Co.) ..... September ... 322
(Brown Dies) ..... September ... 348
(Rates and Values Revised) ..... February ... 717
Western American Life Insurance Company, Santa Fe, N. M. (Moves to Albuquerque) .. February ... 717
Western & Southern Life Insurance Co., Cincinnati, Ohio (Increased Rates)..... February .... 820
(Advanced Figures Reflect Gains—J. D. McCracken Dies) ..... February .... 820
(Financial Statement—December 31, 1936).. March ..... 920
(Golden Jubilee Family Security Plan) ..... June ..... 124
(Pension System for Employees) ..... November ... 491
West Coast Life Insurance Company, San Francisco, Cal. (1936 Statement Figures)... March ..... 921
(1937 Figures) ..... March ..... 828
Western Empire Life Assurance Company, Winnipeg, Can. (Low Mortality Experience).. March ..... 828
Western Life Insurance Company, Helena, Mont. (New Title of Montana Life) ..... March ..... 828
Western Mutual Life Insurance Company, Fargo, N. D. (Report of Examination) ..... February ... 717
Wisconsin National Life Insurance Co., Oshkosh, Wis. (New Select Risk Life Rates).. November ... 491
(New Thirty Payment Policy) ..... March ..... 828
Women's Catholic Order of Foresters, Chicago, Ill. (Report of Examination) ..... February ... 717
Woodmen of the World, Omaha, Neb. (Refunds to Members) ..... April ..... 819
(John T. Yates Retires—New Appointment) ..... May ..... 53
(Business Gains) ..... August ..... 259
(Change in Title) ..... October ..... 414
Yeoman Mutual Life Ins. Co., Des Moines, Ia. (Financial Extracts) ..... February .... 822
(1936 Report) ..... March ..... 921
(Increase in Volume Reported) ..... April ..... 819
(Examination Generally Favorable) ..... June ..... 124
(Gains Reported) ..... July ..... 189
(J. J. Moriarty Becomes Vice President)... November ... 492
(1937 Figures) ..... March ..... 828
Zelf Hulp, Chicago, Ill. (Examined) ..... January .... 643



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